

Form 132 – 13sum

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
MLK Jr Federal Building  
50 Walnut Street  
Newark, NJ 07102

---

Case No.: 24-22454-JKS  
Chapter: 13  
Judge: John K. Sherwood

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Kyung Ha Lee  
101 Winding Creek  
Old Tappan, NJ 07675-7318

Social Security No.:  
xxx-xx-3897

Employer's Tax I.D. No.:

---

**NOTICE OF HEARING ON CONFIRMATION OF PLAN**

Date: 2/27/25  
Time: 08:30 AM  
Location: Courtroom 3D, Martin Luther King, Jr. Federal Building, 50 Walnut Street, Courtroom 3D,  
Newark, NJ 07102

An objection to confirmation of the plan, including any motions referenced therein to avoid judicial liens under 11 USC section 522(f) and/or to avoid liens and reclassify claims in whole or in part, shall be filed and served seven days before confirmation. Filing a motion for relief from the automatic stay will not be considered an objection to the confirmation.

**If, at the confirmation hearing, it is determined that the debtor's plan is not confirmable, the case may be dismissed or converted.**

A copy of the Plan will follow this notice.

Dated: January 23, 2025  
JAN: mlc

Jeanne Naughton  
Clerk, U. S. Bankruptcy Court

In re:  
Kyung Ha Lee  
Debtor

Case No. 24-22454-JKS  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-2  
Date Rcvd: Jan 23, 2025

User: admin  
Form ID: 132

Page 1 of 3  
Total Noticed: 45

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 25, 2025:

Recip ID	Recipient Name and Address
db	Kyung Ha Lee, 101 Winding Creek, Old Tappan, NJ 07675-7318
520489617	+ Farha Ahmed, Esq., Waldman & Kaplan, P.A., 174 Nassau Street, Suite 313, Princeton, NJ 08542-7005
520489619	+ GG International Trading Co Inc., 7 Broad Ave., Palisades Park, NJ 07650-1886
520489620	GG International Trading Co Inc., Palisades Park, NJ 07650
520489634	+ Prtnrshp Fcu, 550 17th Street Nw, Washington, DC 20429-0001
520489635	Santander Consumer USA Inc., d/b/a Chrysler Capital, Po BO x961275, Fort Worth, TX 76161
520489644	+ Venture Works DE, LLC, 49 Midland Blvd., Maplewood, NJ 07040-1723
520489645	+ WCF, 10750 W Charlton Blvd, Las Vegas, NV 89135-1048
520489647	Winding Creek at Old Tappan, Condominium Association, Inc., Westwood, NJ 07675

TOTAL: 9

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jan 23 2025 21:02:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Jan 23 2025 21:02:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
520489609	+ Email/Text: bncnotifications@pheaa.org	Jan 23 2025 21:01:00	AES / NCT, 1200 N 7th St, Harrisburg, PA 17102-1419
520489628	Email/Text: bankruptcynotices@donohoelawpc.com	Jan 23 2025 21:00:00	MEFA, Melissa Donohoe Dixon, Esq., Po Box 702, Marshfield, MA 02050
520489610	Email/Text: creditcardbkcorrespondence@bofa.com	Jan 23 2025 20:59:00	Bank of America, NA, Po Box 673033, Dallas, TX 75267-3033
520489611	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jan 23 2025 21:31:44	Bby/Cbna, Po Box 6497, Sioux Falls, SD 57117-6497
520489612	+ Email/Text: BarclaysBankDelaware@tsico.com	Jan 23 2025 21:01:00	Brclysbankde, Po Box 26182, Wilmington, DE 19899-6182
520510629	+ Email/Text: enotifications@santanderconsumerusa.com	Jan 23 2025 21:02:00	CHRYSLER CAPITAL, P.O. BOX 961275, FORT WORTH, TX 76161-0275
520489613	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jan 23 2025 21:21:24	Citi, P.O. Box 6500, Sioux Falls, SD 57117-6500
520489614	Email/PDF: Citi.BNC.Correspondence@citi.com	Jan 23 2025 21:21:17	Citibank, N.A., 5800 S. Corporate Pl, Sioux Falls, SD 57108-5027
520489615	Email/PDF: Citi.BNC.Correspondence@citi.com	Jan 23 2025 21:10:28	Citibank, N.A. / Costco, 5800 S. Corporate Pl, Sioux Falls, SD 57108-5027
520489616	Email/Text: mrdiscen@discover.com	Jan 23 2025 21:00:00	Discover Bank, Po Box 3025, New Albany, OH 43054-3025

District/off: 0312-2

User: admin

Page 2 of 3

Date Rcvd: Jan 23, 2025

Form ID: 132

Total Noticed: 45

520489618	Email/Text: bnc-thebureaus@quantum3group.com	Jan 23 2025 21:01:00	First National Bank of Omaha, Quantum3 Group, LLC, Po Box 788, Kirkland, WA 98083-0788
520489621	Email/Text: sbse.cio.bnc.mail@irs.gov	Jan 23 2025 21:01:00	Interanl Revenue Service, Centralized Insolvency Operation, Po Box 7346,, Philadelphia, PA 19101-7346
520489622	+ Email/Text: JPMCBKnotices@nationalbankruptcy.com	Jan 23 2025 21:00:00	JPMC, c/o National Bankruptcy Services, LLC, Po Box 9013, Addison, TX 75001-9013
520489623	Email/PDF: ais.chase.ebn@aisinfo.com	Jan 23 2025 20:59:11	Jpmcb Card, 201 N Walnut St, Wilmington, DE 19801
520489624	Email/PDF: ais.chase.ebn@aisinfo.com	Jan 23 2025 20:59:23	Jpmcb Card, 301 N Walnut St, Floor 09, Wilmington, DE 19801
520523842	+ Email/Text: JPMCBKnotices@nationalbankruptcy.com	Jan 23 2025 21:00:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013
520489625	^ MEBN	Jan 23 2025 20:50:06	Kiamotors, 10550 Talbert Avenue, Founatin Valley, CA 92708-6031
520489626	Email/PDF: resurgentbknotifications@resurgent.com	Jan 23 2025 20:59:04	LVNV Funding, LLC, Resurgent Capital Services, Po Box 10587, Greenville, SC 29603-0587
520489627	Email/PDF: Citi.BNC.Correspondence@citi.com	Jan 23 2025 20:59:30	Macyscbna, 911 Duke Blvd, Mason, OH 45040
520489629	+ Email/Text: bankruptcydpt@mcmcg.com	Jan 23 2025 21:02:00	Midland Credit Management, Inc., Po Box 2037, Warren, MI 48090-2037
520489630	+ Email/Text: bankruptcydpt@mcmcg.com	Jan 23 2025 21:02:00	Midland Credit Managemt, 350 Camino De La Reina Suite 100, San Diego, CA 92108-3007
520489631	+ Email/Text: bankruptcydpt@mcmcg.com	Jan 23 2025 21:02:00	Midland Credit Mnaagement, Comenity Capital / AAA Advantage Northea, Po Box 2037, Warren, MI 48090-2037
520489632	Email/Text: Bankruptcy.Notices@pnc.com	Jan 23 2025 21:00:00	PNC Bank, National Association, National City Bank, Po Box 94982, Cleveland, OH 44101
520489633	Email/Text: Bankruptcy.Notices@pnc.com	Jan 23 2025 21:00:00	PNC Mortgage, Bankruptcy Department, 3232 Newark Drive, Miamisburg, OH 45342
520500953	Email/Text: bnc-quantum@quantum3group.com	Jan 23 2025 21:02:00	Quantum3 Group LLC as agent for, Crown Asset Management LLC, PO Box 788, Kirkland, WA 98083-0788
520489636	Email/Text: bankruptcy@self.inc	Jan 23 2025 21:01:00	Selfinc/Lead, 901 E. 6th Street, Austin, TX 78702
520489637	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jan 23 2025 21:10:40	Syncb/Amaz, Po Box 981432, El Paso, TX 79998-1432
520489638	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jan 23 2025 21:10:36	Syncb/Payp, Po Box 981064, El Paso, TX 79998-1064
520489639	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jan 23 2025 21:10:37	Syncb/Perich, P O Box 276, Dayton, OH 45401-0276
520489640	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jan 23 2025 20:58:50	Syncb/Ppc, Po Box 965005, Orlando, FL 32896-5005
520489641	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jan 23 2025 21:10:02	Syncb/Wlmrtd, Po Box 981127, El Paso, TX 79998-1127
520489643	Email/Text: RPSBankruptcyBNCNotification@usbank.com	Jan 23 2025 21:02:00	U.S. Bank National Association, Bankruptcy Dept, Po Box 108, Saint Louis, MO 63166-0108
520489642	Email/Text: RPSBankruptcyBNCNotification@usbank.com	Jan 23 2025 21:02:00	U.S. Bank National Association, Po Box 108, Saint Louis, MO 63166-0108
520489646	Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Jan 23 2025 21:10:15	Wells Fargo Bank, NA, Po Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438

TOTAL: 36

District/off: 0312-2

User: admin

Page 3 of 3

Date Rcvd: Jan 23, 2025

Form ID: 132

Total Noticed: 45

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
520526362	*P++	US BANK, PO BOX 5229, CINCINNATI OH 45201-5229, address filed with court:, U.S. Bank National Association, Bankruptcy Department, PO Box 108, Saint Louis MO 63166-0108

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 25, 2025

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 23, 2025 at the address(es) listed below:

Name	Email Address
Christopher G. Cassie	on behalf of Debtor Kyung Ha Lee ccassie@keaveneylegalgroup.com atruss@keaveneylegalgroup.com;22374@notices.nextchapterbk.com
Denise E. Carlon	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Marie-Ann Greenberg	magecf@magtrustee.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 4